G. R. S. IX-5]

Previous references.

Banks File No. 6/95

191

(Banks.)

Serial Nos. 1-14

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-14

Part B for August 03

SUBJECT.

Agricultural Bank at Haranahadi

Sd 4

To the Dpc. Shimoga K454 dt 10.8.03

Reconds the reports on the above with certain observation

W D 88—GPB—50,000—24-7-15

M. D. O.

Branch. | *Requisition Slip.*

No. of File.

60

GL Records

Please pull up 87 132 of 96

88
9/17/07 Jo

Mr Revenue Por

87 132 of 96 97 pulled up

88
10/7/03

Rec'd 10/7/03

7661.6 (1)

1896

Revenue Branch (2)
A.S.
21/4/96

No. 3546

Name of Petitioner Nadoja Shariappa & others

Village, Harunnachadi

Taluk, Shikaripura

District, Shimoga

Date of Arzi, 6.4.96

Date of Receipt, 16.4.96

Date of Disposal,

No. of Enclosure, Nil

Shimoga Dist wg [illegible] tural Bank at Harunnachadi

Submitted
for Mem be
[illegible]
[illegible] for
[illegible]
necessary action

AS
7/5/96

Put to Secy
6/5/96

ABSTRACT.

State that with a view to establish Agricultural Bank in their village as per regulations they sent their proceedings to the Dy Commr on 27.12 that they have obtained bills for orders for the same from the Enquiry was held by the Asst & the Tahasildar Officer on 14.2.96; that the ryots have unpaid waiting for its establishment early here as this [illegible] the when they have to meet the kists & also to make the necessary repairs & also to protect their produce from the clutches of their various creditors.

Pray that early orders may be issued for its sanction. [illegible]

(2)

[illegible] Gen. 31]

REVENUE [illegible]
Gen No. 8606
189[illegible] MAY 8604
DEWAN OF

From The Deputy Commr
Shimoga

To The Secretary to Govt
Revl and Rural Depth

Dated 12th
Despatched 15.
Received

General No. 1162
No. 867

Enclosure No. 2 and cancs
Papers

Banks 6/95

842

Submits a loan application from 11 respectable ryots of Hanumadi, Shikarpur Taluk for opening an Agricultural Bank and requests that early sanction of Govt may be accorded for advancing Rs 5000/-

615

[illegible] Dept 18/5/96

[illegible]

(2)

No 1162/867

GOVERNMENT OF MYSORE

Shimoga District

Deputy Commr's Office

Camp Nallur 12th May 1896
15

From

The Secretary to Government

General and Revenue Departts

Sir,

In submitting herewith a loan application from 11 respectable ryots of Haromuchadi village of the Sirsi Karpur Taluk for opening an Agricultural Bank for the benefit of the ryots of Haromuchadi, Harga and Talgunda villages of the said Taluk, I have the honor to request that early sanction of Government may be accorded for advancing Rupees 5000/- to the above mentioned ryots as the cultivation season is fast approaching

2 The lands owned by them are described in the enclosed Statement

Encl 2 and com: baggage

and they are valued at Rupees 10,695/- being
double the amount of the loan applied
for

3 It would appear that some
of the lands shown the accompanying
statement have been mortgaged,
but their immediate redemption
from the loans to be obtained from
the proposed Bank is promised.

4. All the members of the proposed
Bank are reported to be respectable
and of good character, and able to
manage the affairs of the Bank
and to keep the accounts of the Bank
quite consistent with the rules.

5 The records connected with
the case ending with Yadi No 272
dated 16th Ultimo from the Jamma-
bandy Officer Mr K. Ramachandra
Row are enclosed for reference and
transmission to the Registrar of

Companies for registry

I have the honor to be

Sir,

Your most obedient servant

Ralph Moore

Offg Dy Commissioner

Shimoga District

Statement showing the applicant's property &c: for of village, Sirsi Taluk, Shimoga District, under for 2d December 1896.

Proposed name of the bank and the names of village to be benefited by it.	Names of Members	Residence of Members	A
			Va
Haromuchadi Bank Villages Haromuchadi Harege Talgunda	Nadig Mallesappa Haromuchadi	Haromuchadi	
	Harege Holiyappa Gowda	Harege	26
	Inalli Kanjeemappa Gowda	Harege	31
	Mandli Sentappa Gowda	Harege	1:
	Nirmani Karianna	Harege	13
	Do - Dyavanna	Do	15
	Siddarumanna	Do	16
	Dyavanna		
	Gurusiddappa Gowda bin Channavirappa Gowda	Harege	23
	Basappa Gowda bin	Do.	8
	Boodeppa Gowda		
	Guru Row bin Raghu	Talgunda	7
	vendra Row		
	Gaddibhatta bin Lingabhatta of Haromuchadi	Haromuchadi	
No of Members	11	Total -	22

Camp Nallur
12th May 1896

1896

…ning an Agricultural Bank in the Haroonchande
…4 of Government Proceedings No. 5038-47 H. 274 dated

…able land possessed.				Probable value of land.	Encumbrances if any and for how much.	Remarks.
…dayam land		Inam land				
…ea	Assessment.	Area	Jode			
	accounts	× yers				
8-8	87-8-0	680	12-1-10	1650-0-0	Land measuring 240 cuis out of Inam land has been mortgaged for Rs 275.	
30	61-8-0	1-3	5-0-0	815-0-0		
31	105-0-0	3-25	15-0-0	1500-0-0	Out of this land measuring a. c. 1a. 8 is mortgaged for Rs 100/-	
-6	39-0-0	"	"	850-0-0		
30	5-8-0	5-8	23-0-0	950-0-0	Not encumbered.	275 : :
33	37-8-0	"	"	250-0-0		100 : :
8	42-0-0	"	"	400-0-0		100 : 100
						10 : 10
						475 : 10
-17	55-4-0	31	3-4-0	800-0-0		485
-11	26-8-0	" 31	3-4.	500-0-0		
31	33-8-0	9-7	18-2-3	780-0-0		
~~2475~~	~~493-4-0~~	424	27-15-1	2000-0-0	Out of this land measuring 180 cuis as per old Vayavari accounts has been mortgaged for Rupees 100/-	
		701-25				
			Total ~~10695~~			
4. 5	493-4-0	20.25 (2104 yers.)	107-11-2	10,695-0-0		

Recommended

Offg Dy Commissioner

Draft proceedings 20 Dasara
26-5-96

No. 3546

(3)

MYSORE DEWAN'S OFFICE,

PETITION DEPARTMENT,

The 13- 5- 1896

Endorsement granted to ~~Narasimhaiya and others~~ Nadig Narayappa & others of Huromuchadi in the Shikarpur Taluk —

In reply to their Petition Registered No. 3546 dated 16. 4. 96.

(82-3)

Bowls 6/95

Petitioner is informed that new application has been referred to the Deputy Commissioner, Shimoga Dt for needful action.

'By Order'

Chief Secretary.

No Crime record...
Petition Dismissed
AB

AB
12/5

M.G.C.P.B—19-2-95—1,000

13/5/96

Draft as per ...

No. 4 — 2 Drafts

To The Dy Commissioner
Shimoga Dt.

Dated May 1896.

Petition from Hudey Marappa & others of Karomuchadi in the Shikarpur Taluk, regarding the Establishment of an Agricultural Bank in their Village.

— cc —

Has the honour to forward the above application for needful action

BO
13/5

pr Dc Cl
H.V.

No 995-8
Fl. 698 / 13-5-96 / 16

Dy Comm

(824)

Taluk, 1896

BB
12/5/96.

GR
13/5/96

Subd to Secty with draft
KR 14/6/96

Gen. 31

(5)

REVENUE DEPARTMENT
Gl. No. 8782
No. 613
1896 4 MAY 96
CE...AN'S OFFICE

From
The Dy Commissioner
Shimoga District

To
The Secretary to Government
General and Rev: Departts.

Dated
Despatched 22d May 1896.
Received

General No. 1180
No. 683

Enclosure No. /

(825)
Rev 6/45

With reference to his docket
No 9958/694 dated 13th Inst
invites attention to this
office docket forwarding
for sanction a loan ap-
plication for opening an
Agricultural Bank in the
Haroonchadi village,
Shikarpur Taluk.

Rev 25/5

Rev 28/5/96 Refs were sent to you on

1896

From

The Deputy Commissioner

Shimoga District

To

The Secretary to Government

General and Revenue Departts.

Dated 22d. May 1896.

No. 1180/883 Revl.

His docket No. 9958 dated 13th Inst. forwarding petition H. 698 from Nadig Maryappa and others of Haronnichade in the Shikarpur Taluk for the establishment of an Agricultural Bank in their village

———.———

With reference to the above, has the honor to invite his attention to this Office letter No. 1162/867 dated 12th Instant forwarding for sanction of Government a loan application for opening an Agricultural Bank in that village

2. Enclosure returned.

Rapheen Hy

Offg Deputy Commissioner

[illegible]

MYSORE DEWAN'S OFFICE.
PETITION DEPARTMENT.
REG'D. No. 3546 R
DATE 16-4-96

[illegible]

ਸੇਵਾ ਵਿਖੇ,

ਸ੍ਰੀ ਮਾਨ ਜੀ,

ਵਿਸ਼ਾ :- ਬੇਨਤੀ ਪੱਤਰ ਸਬੰਧੀ।

ਸ੍ਰੀ ਮਾਨ ਜੀ,

ਬੇਨਤੀ ਹੈ ਕਿ ਮੈਂ ਆਪ ਜੀ ਦੇ ਦਫ਼ਤਰ ਵਿਚ ਕਲਰਕ ਦੀ ਨੌਕਰੀ ਕਰਦਾ ਹਾਂ। ਮੇਰੀ ਤਨਖ਼ਾਹ ਬਹੁਤ ਘੱਟ ਹੈ। ਮੈਂ ਆਪਣੇ ਪਰਿਵਾਰ ਦਾ ਪਾਲਣ-ਪੋਸ਼ਣ ਬੜੀ ਮੁਸ਼ਕਿਲ ਨਾਲ ਕਰਦਾ ਹਾਂ। ਮੇਰੇ ਬੱਚੇ ਵੀ ਪੜ੍ਹਦੇ ਹਨ। ਮੈਂ ਆਪ ਜੀ ਤੋਂ ਬੇਨਤੀ ਕਰਦਾ ਹਾਂ ਕਿ ਮੇਰੀ ਤਨਖ਼ਾਹ ਵਿਚ ਵਾਧਾ ਕੀਤਾ ਜਾਵੇ।

ਧੰਨਵਾਦ।

ਆਪ ਦਾ ਆਗਿਆਕਾਰੀ,

ਕ ਖ ਗ

ਮਿਤੀ :- ੧੫ ਅਗਸਤ ੨੦੧੫

ਪਤਾ :- ਮਕਾਨ ਨੰ. ੧੨, ਗਲੀ ਨੰ. ੩, ਸੈਕਟਰ ੧੫, ਚੰਡੀਗੜ੍ਹ

Gen. 31

189

From The Secy

To The Dy Commissioner
Shemoga
~~Shemoga~~ Dk

Dated June 1896

Despatched

Received

General No.
No. ——

Enclosure No.

His nos 1162/867 and 1180/893 dat
the 15th & 20th May 1896,
regarding the establishme
of an Agricultural
Bank in Haromuchad
Shikarpoor Taluk.

——

In returning the enclosure
received with the above
has the honor to request
the Dy Commr will state
the assessment of H
whether 3 & 30 ~~being the~~
area of Kunduguru land
shown against Nos a

is Rs 5-8- as shown
Karecanna, in the English
Statement, at Rs 5 8 as shown in
the Canarese statement. for reasons best known to the members which does
~~Correct, and returned~~ not appear to have been verified
~~the papers with necessary~~ by the Taluk authorities
~~Correction. The total~~
~~of Last Column is~~ has
the total of each col: has.
not been given in the
statement with under reference
This omission which has been supplied
~~in this office, which~~ should be
Verified by the D/Court
The areas of main lands
shown against Nadig
Mariappa & Gudibettu
(the 1st & the last members)
are given in Cents. They
should be converted into acres
& gunthas and entered
~~in the statement~~ according
as the lands are dry or wet &
correct information embodied in the
Statement It should also be reported how the valuation of the lands
which appears to have been ~~fixed~~ made by
the members themselves was found
to be correct & whether any reference
was made to the Registration Books to
find out the saleable value of the lands
in Harohalli & other adjoining villages.

The objection raised
by the Tahsildar was not
very important to
justify further
delay in disposing
of the above Appeal
& order Go ahead
be issued

16/6/96

B.O.

14/6/96

9/6 16/6/96

(6)

1895-96

GOVERNMENT OF MYSORE.

(867)

Banks 6/95

FINANCIAL

PROCEEDINGS

Dated 24th June 1896

No. 111268 / R. F. 116-95

Sanctioning an advance of Rs. 5,000 for the proposed Agricultural Bank at Haromuchadi in the Shikarpur taluk.

M.G.C.P.B.—2-7-96—120

READ:—

Letter No. 1162—867, dated the 12th May 1896, from the Deputy Commissioner, Shimoga district, regarding the establishment of an Agricultural Bank at Haromuchadi in the Shikarpur taluk.

No. 11126-8—R. F. 116-95, DATED, BANGALORE, 24TH JUNE 1896.

ORDER THEREON.—Nadig Mariyappa and ten other members apply for the establishment of an Agricultural Bank at Haromuchadi. The Bank is intended for the benefit of the raiyats of Haromuchadi and two other villages. It is reported that all the members are respectable and able to manage the affairs of the Bank, and that the value of the property owned by them amounts to Rs. 10,695 which is more than double the amount of the loan applied for. Some of the lands are ~~unn~~umbered, but their immediate redemption is promised. Under these circumstances, Government are pleased to sanction an advance of Rs. 5,000, as recommended by the Deputy Commissioner, for the proposed Agricultural Bank at Haromuchadi, and to authorize him to place the said sum at the Shikarpur Taluk Treasury for the purpose of being drawn as required. Interest at 4 per cent per annum should be recovered half yearly from the Bank up to 30th June and 31st December of each year, on the sums actually borrowed by the Bank. The Memorandum and Articles of Association received with the letter read above will be forwarded to the Deputy Commissioner with a request that he will take early steps to get the same duly registered.

2. The Deputy Commissioner should have stated whether the assessment of 13 acres and 30 guntas of kandayam land shown against Nirvani Kariyanna was Rs. 5-8-0 as shown in the English statement, or Rs. 58 as shown in the Kanarese statement prepared by the members, which does not appear to have been verified by the taluk authorities.

3. The total of each column has not been given in the statement under reference. This omission has been supplied in this office.

4. The areas of inam lands entered in ~~survey~~ seers against Nadig Mariyappa and Gudibhatta (the first and the last members) should have been converted into acres and guntas according as the lands are dry or wet, and it should have also been reported how the valuation of the lands, which appears to have been made by the members themselves, was found to be correct.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner, Shimoga District, returning Vernacular papers and Articles of Association.
The Comptroller to the Government of Mysore.
The Registrar, Joint Stock Companies.

Exd.—H. A. R.

Rec'd (6)

Letter no 1162/867 dated the 12th May 1896. from the Dy Comm. N. Shencotta Dt regarding the establishment of an Agricultural Bank at Karomuchadi in the Shenkarpoor Taluk

Order thereon

Nadig Mariappa & 10 other members apply for the establishment of an Agricultural Bank at Karomuchadi The Bank is intended for the benefit of the ryots of Karomuchadi and 2 other Villages. It is reported that all the members are respectable & able to manage the affairs of the Bank, and that the Value of the property owned by them amounts to Rs 10,695

846 –

(47) 13 Nov 1895

L

No 11126-8 dt 24/6/96.
~~26.800~~ 25.

Rt. 116-95.

In 1 t/p.

which is more than double
the amount of the loan
applied for. Some of
the lands are encumbered
but their immediate
redemption is promised
Under these circumstances
Government are pleased
to sanction an advance
of Rs. 6000 as recommended
by the Dy Comm.r for the
proposed Agricultural
Bank at Haromuchar
and to authorise him to
place the said Sum at
the Shikarpoor Taluk
Treasury for the purpose of
being drawn as required.
Interest at 4 percent per
annum should be received
half yearly from the Bank
upto 30th June and 31st
December of each year
on the Sums actually
borrowed by the Bank

The Memorandum & Articles
of Association received with the
letter read above are herewith
forwarded by the Deputy
Commr with a request that
he will take early steps to get
the same duly registered.

2 The Deputy Commr should have
stated whether the agreement of
A G
13 + 30 of Kumsagere land shown
against Nirvane Kuriancale
was Rs 5-8-0 as shown in the
English Statement, or Rs 58/- as
shown in the Canarese Statement
prepared by the members which
does not appear to have been
verified by the Taluk authorities

3 The ~~own~~ total of each Col
has not been given in the
Statement under reference
This omission ~~should~~ has been
supplied in this office. ~~should~~

~~have~~

4. The areas of Indian lands
entries, in Secrs against Nadoja
Manappa & Gudibhatta
(the 6th & the last members)
~~should have been shown in Secrs~~
should have been converted
into acres and gunthas &
accordingly as the lands

~~are~~ are dry or wet cases

& it should have also been
remarked how the valuation
of the land which appears
to have been made by
the members themselves was
found to be correct

24/6/96

20/6/96 25/6/96 Forbes 24/6/96

Mr Dy Comm Sheriff to
return the Ver papers &
articles of prosecution

Controller to the Govt
Registrar Provl Stat &
Companies

Dr Lucas 24/6/96

Treat 25/6/96

To Revenue Branch

11/12/96

(1) 1896-97 11

No. 1694

Name of petitioner Guruchary & others

Village Baramuchadr

Taluk Shikarpur

District Shimoga

Date of Decree 23-11-96

Date of Receipt 30-11-96 1-12

Date of disposal —

No of enclosures None

Abstract

State that petitioners produced a list of their property movable & immovable with a view to obtain a loan at the Agricultural bank at Baramuchadr. That after many months since then was done & matters once then was done that yet the records have been dealt to Late with the Shekdar that petitioners do not know how long it would take for the necessary

(1) What has been done in this Case Bruce 7/12/96

11/12/96

(2) Ref. submitted. The Constitution of the Agri: Bank at Haramuchadr was sanctioned. Please see the Proc: No 11126-8 of 24.6.96 herewith put up. R.F. 116.95

11.12.96.

Refer to Revenue for issue of instructions in the matter

Ent & Return

11/12/96

Drafts submitted

12/12/96.

Mgmnt to be completed. Many
that arrangements maybe
made for a facilitating the
Lagument of loans - delay
prevents them from obtaining
loans when they are in need
of them & moreover Government
loses the interest. Pray for early
orders
BR

2 8

(342) 8(7

Banks 6/95

Endorsement praying
for Gurucharan
others, with reference to
their petition of 1894
of 25 November 1896,
complaining of the delay
in obtaining loans
from the Agricultural
Bank at Haromuchan
in the Sheikhupura Tahsil

No. 11 S-5 31
R-77 · 116-95 / 16-12-96
18

Petitioners are informed
that their petition has
been forwarded to the
Dy Commr. for such
instructions being issued
in the matter

BC
16/12
16/12/96

(9)

The Dy Commr
Chanda

Dated 16th December 96
No 18 5-5-30 bal
P.H 116-95.

Petition no 1694 of the
23° November 1896
from Gurazappa
and others complain-
-ing of the delay in obtai-
-ning loans from the
Agricultural bank
at Haromachadi
in the Shikarpoor
Taluk.

Has the honor to
forward herewith
the petition
with a request that
Early

withdrawn may

be used on the mailer

BO

16/12/96

16/12/96

(10)

189 GENERAL No. 6955 3

PC612

23 APP 07

EWANCER

GOVERNMENT OF MYSORE

From

The Deputy Commissioner
Chamarajanagar District

To

The Secretary to the Government of Mysore, General Revenue Department

Dated 17 April 1897

Despatched

Received

General No. 1077 &26/97.

No. 930

Enclosure No. 1.

With reference to Government Order No 11126-8 / R.7. 116-95 of the 24th June 1896, submits herewith a revised statement showing the full particulars of the lands owned by the members of the agricultural bank at Haronnachadi in the Shikarpur Taluk.

Rev J.L 23/4/97

Submitted 8/5/97

No 1077/936 Quet. Deputy Commissioners office, Chamba Dist.
Camp Jot the 17th April 1897.

To

The Secretary to the Government of
Mysore, General Revenue departments.

Sir

With reference to Government order
No: 1126-8/R.7 116-95 of the 24th June 1896 making certain
observations regarding the papers connected
with the apicultural Bank at the Haroonu
chadi village in the Shikaripur Taluk I
beg to submit herewith a revised statement
shewing the full particulars of the lands
of the members of the said Bank.

2. With reference to para 4 of the above
order I beg to state that the valuation
of lands made by the members was
verified with the aid of Panchayatdars. It
amounts to Rs 8773 against 10695 Rs the
value assigned by the members. Even then
the value is nearly double the advance
sanctioned viz Rs 5000/-.

I have the honor to be,
Sir,
Your most obedient servant
[signature]
Dep. Commissioner

- Revised statement showing the particulars of lands in the Haronnehadi village, Shikarpur Taluk, Shimo

Proposed name of the bank and the names of the villages to be benefited by it	Names of members.	Residence of members	Arable Kandayam Area a	f	ass
Haronnehadi bank. Villages Haronnehadi Hariji Thalapunda	1 Nadiga marijappa	Haronnehadi	61	17	62
	2 Holiyappa gowda	Hariji	26	24	61
	3. Mallikarjunappa gowda	do:	34	14	110
	4. Manchi Lankappa	— do. —	12	6	39
	5. Nirvane Kariyanna	— do. —	13	30	48
	6. Nirvane Ogavanna	— do —	15	16	87
	7 Siddaramana — Ogavanna	— do:	13	24	32
	8 Gurusiddappa gowda	— do:	24	24	56
	9. Basappa bin Boodeppa gowda	do:	9	1	30
	10 Guru Rao bin Raghavendra Rao	Thalapunda	7	31	33
	11. Guddabhatta bin Linga bhatta	Haronnehadi	"		"
	Total	——	218	27	570

Camp Jog, Sagar Taluk
Dated the 21.10.1897

) property of the members of the apicultural bank
fa district

Land possessed						Probable value of land.	If encumbered how and for how much	Remarks
Land		Inam land						
ement		area		Jodi				
		a	s			Rs		
8	"	24-31		48	4 9	1236		
8	"	1-14		5	8 "	882.		
"	"	3-20		15	" "	1900		
"	"	"		"	" "	900		
"	"	5-8		23	" "	1000		
8	"	"		"	" "	300		
"	"	2-22		10	" "	350		
2	"	1-31		3	4 "	775		
"	"	"	-29	3	" "	580		
"	"	9-7		27	" "	850		
"	"	35-24		41	10 "			
2	"	83-26		176	10 9	8773		

Nil

Nos 1, 2 & 11 of these lands were at first reported to have been encumbered, have since been cleared up their debts and redeemed their lands.

Deputy Commissioner
Bijapur District

Read the 10/5/97 (11)

Ref No 116. 92.

Read

Letter No 1077/936 of the 17th April 1897, from the Deputy Commissioner Shimoga Dt, submitting with reference to Govt Pro: No 11126 & RT 116.95 of the 24th June 1896, a review statement showing the full particulars of the lands held by the members of the Haromuchadi Bank, in the Shikarpur Taluk and stating that the Valuation of lands, originally made by the members was verified with the aid of Panchayatdars and that it amounts to Rs 8773 against Rs 10,695, and that even then the value is nearly double the advance sanctioned. Vz Rs 5,000.

Order thereon.

Recorded.

8/5/97 — 8/5/97 — 10/5/97

To the Dy: Commr. Shimoga through Inspector, Agri: Banks with copy of the statements

(8212) Rd. 5/6/97

No 10023-24 / R-7132-96 of 10/5/97. Encl. 1. 14

7

189 (12) R33

From The Inspector of Agricultural Banks in Mysore

To The Secretary to the Government of His Highness the Maharaja of Mysore General and Revenue Depts

Dated 30th June 1903.

Despatched

Received

General No. 464
No.

Enclosure No. 1 Report

Submitting the report of Mr. A. Anavada Rao on the Haroonchasi Agricultural Bank

(SL 75) 8(11)

Banks 6/95

L

Inspection Report of the Agricultural Bank at Haromuchdi, Shikaripur Taluq.

1. Date of present inspection.

21st February 1903

2(a) Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; (b) and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a). Yes

(b). No.

3(a) Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call (c) and on how many days in a month is business done.

(a) No

(b) A notice is first given

(c) Dates of meetings are shown in the margin as mentioned in the minute Book.

11-8-1896, 12-8-96, 11-10-96, 27-3-97, 18-9-97, 10-8-98, 14-9-98, 20-4-99, 25-6-99, 12-4-900, 8-6-900, 3-6-901, 12-6-902 & 27-6-902.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

Yes

5(a) Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered (b) at what distance do the majority of members, the directors and office-bearers reside? and if business was extended to any new village (b) whether there was proper sanction for it.

(a) The members belong to Haromuchdi Thalpunda and Harige. The latter two being within 5 or 6 miles of the first named place where the Bank is.

(b). Yes.

(c). There are now 12 members surviving of whom 3 are in Haromuchdi, 7 in Harige one in Thalapunda, while the other one, a resident of Kadermuddy

30 miles away, comes here often, and he has lands also in this place. The agent is of this place, while of the 5 Directors, 3 are of Haripa one of Talgunda, while the other is the Gurugachar, a native of Kadur Mundage in British Territory, mentioned above already

(c) No

(d). No

(a) } Since last inspection one
(b) } member having died, the number is reduced to 12.

(c) }
(d) } No answer required.

(e). It has remained the same. The diminution in the number of members not affecting the interests of the Bank, as another member who is also the President has inherited all the deceased's properties as legal representative.

The printed Register prescribed of the property of members is maintained. The valuation of the property by the Taluk authorities is not mentioned

6. (a) As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; (b) what was the decrease, if any, due to (c) were the new members duly qualified, duly elected, and registered; (d) in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved (e) whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained (b) to what extent have fluctuations in the number of members affected the united credit of the Bank. (c) Any notable instances of new acquisition or improvement since formation of the Bank or last inspection (d) any notable instances of sale or other kind of transfer, relinquishment or deterioration (e) how these have affected the solvency and resources of the members concerned and of the Association as a whole (f) what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; (g) compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

in column 19 of the Register, through the manuscript Register kept the value of the property of each member is shown. The omission to enter in column 19 is due to the omission list sent with the Articles of Association not having been returned

(b). As I have already said the fluctuation in the number of members has not affected the credit of the Bank

(c). Only the agent has acquired lately a wet land for Rs 209 which is also hypothecated to the Bank

(d) No

(e) The Solvency and resources remain the same as before

(f). No

(g). The net value of the Property as per property Register Compared with Khatha entries amounts to, taking an acre of wet land at Rs 600/-, dry land at Rs 10/- and garden land at Rs 100/-, Rs 11,425/- a.a.a. The claims against the Bank for principal is Rs 3991, interest up to December last having been paid up

(a) No increase or decrease

(b) Requires no comment

(c)

Entrance fee	6-8-0
Contributions	0-0-0
Loans from Govt	5000-0-0
Loans from others	0-0-0
Deposits from members	
(1) in grain	0-0-0
(2) in Cash	0-0-0
Deposit from outsiders	0-0-0
Debentures —	0-0-0

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(d). Yes

(e) Yes

The terms fixed for the repayment of the loans are not duly acted up to. In 1899 the Bank was sicksted and it agreed to repay the loan to Government by 10 yearly instalments of Rs 500/-. The first instalment was paid in June 1899 and default was made in the following years up to July last when another instalment was paid. The Bank is therefore in arrears with respect to 2 instalments but the interest due up to December last has been paid up.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(b). The amount outstanding against the Bank at the date

of inspection is Rs 399/ and a list of defaulters is herewith attached. The agent hopes to recover and pay up the instalments due upto to date by June next.

(c) If the instalments are paid up by June next the loan may be continued but not otherwise as the Government hence shown in my opinion sufficient consideration to the Bank in allowing three instalments overdue

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

No loans or deposits from others and therefore the rest of the question needs no answer

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

Compared the Cash Book with the Ledger, Receipts, Chalans, Contingent Register and documents.

See if disbursements were duly authorised and are supported by proper vouchers.

(b). Yes

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

(c) No discrepancies and omissions

(d) No Corrections

(e). Yes

(f) Real and necessary

(g) Yes

(h) The date of last entry is 24th January 03 and the Cash balance on that date according to Cash Book was Rs 44-12-8 and it was forthcoming in the Bank's chest.

(i) There is no Articles of Association of this Bank forthcoming and so cannot say whether there were any instances of the transgression of the limit fixed but however in no instance has the agent more than 50 Rs in his hands

(j). No.

(k) No.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury Current acct. principal repaid ..	
„ Depositors...		Depositors ..	
Entrance fee ...		„ Members, loan.	
Interest and penalty ...		„ Govt. on acct. of interest ..	
Loans repaid ...		Depositors,,...	
Other items ..		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

Receipts.

From Treasury - -	5000-0-0
-u- Depositors - - -	u-u-u
Entrance fee - - - -	8-8-0
Interest and penalty - -	1674-2-4
Loans repaid - - -	1964-0-0
Other items - - - -	0-3-0
Total	8646-13-4

Expenditure.

(a) No

(b). No

(c) No

(d) No

(e) The agent watches the

application and use made of loans.

1f1. No.

Amount obtained	Rs	As	Ps	Amount spent	Rs	As	Ps
1. To discharge encumbrances	2000	"	"	1. To discharge encumbrances.	2000	"	"
2. To discharge other debts.	1296	"	"	2. To discharge other debts	1296	"	"
3. For agricultural purposes	2359	"	"	3. For agricultural purposes.			
				(1) for purchase of lands	409	"	"
Total	5655	"	"	(2) for improving the tank	100	"	"
				(3) for Kandayam, manure &c	1850	"	"
				Total	5655	"	"

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

(a) yes.

(b). yes - no exceptions.

(c) 1 to 3-263

(d) no undue preference.

(e) yes.

(f) Documents discharged, receipts &c discharged had been produced.

1st class	2nd class	3rd class	4th class	Total	Value of property under mortgage to Bank.
3501	-	490	-	3991-wet	11425-" -" -

(a). The members have not paid their instalments punctually. A list of defaulters is herewith attached.

(e) The amount of instalment overdue at this date is Rs 7057/- of the 1st class. This is owing to the failure of Crops in 1899-900 and the very Scanty crop in the Succeeding year

(f) Notices of demand have been issued by the Agent but no Steps have yet been taken for the recovery of the arrears.

(g) No Renewals.

(h) - Yes

(i) Yes.

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

The only Surplus on hand is Rs 44-12-8.

No reserve fund

No other assets

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

6 (a). Not properly understood. The rules have been explained.

(b). Not regularly held

(c). No extraordinary meetings were held since last inspection.

(d) Notices were given only for some meetings

(e). No party feeling

(f). No special resolution

(g). Not inconsistent

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings: whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

The Board of Directors has not met. Its Consent to the granting of loans is obtained on Darkhasts circulated among the members of the board.

(b) None

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

There is a board consisting of 3 auditors who are all illiterate and as such no Supervision at all No efficient or Satisfactory arrangement exists.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. „ of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property register
VIII Register of monthly cash abstracts
IX. Register of bonds
X Receipts by Bank
XI. Depositors' ledg'
XII. Treasury pass b
XIII. Chalan book
XIV. Cheque book
XV. Receipts by r
XVI. Register of J
XVII. Register of
XVIII. Register o
XIX. „
XX. „
XXI. „
XXII. „
XXIII. Visit

- - Properly Kept
loan - Kept
- Properly Kept
- — Do —
- - — Do —
ts. — — Do —
- — — Do —
dy Cash abstracts - Do —
f bonds - - - - not Kept
pts by Bank - - — Do —

XI Depositors ledger
XII Treasury Pass Book } not-Kept
XIII Chalan Book — — Do —
XIV Cheque Book - - - - not-Kept
XV Receipts by members to Bank — Do —
XVI Register of Directors
XVII Register of Director's Proceedings } not-Kept
XVIII — " — Appropriation of loans
XIX — " — Contingent expenses — Do —
XX — " — Disbursement of pay to establishment } not-Kept
XXI — " — of From Letters
XXII — " — of To Letters — Do —
XXIII Visitors Book - - - not-Kept

My answer to Questions I to XIX will not fail to show that business methods are not understood by the Agent

20. General remarks regarding the state of the Bank.

who alone was with me.
All the others excepting two are
illiterate. The Agent, Paint
Lake, tells me that he is
quite innocent of the Rules
and Regulations but he
only knows to collect
and pay the money and
that nothing more could
be expected from him

A. McKenzie
1st Asst Commissioner
Indian Affairs

Shingwauk
dated 20th March 1903

GB

Defaulters list of the Members of the Haveri Agricultural Bank -

	Names of members.	Amount of loan	Instalments	Paid	Balance due -
1.	Mariyappa	1000	10	400	600
2.	Holiyappa	1000	10	430	570
3	Mallikarjunapp	850	10	580	270
4	Seenappa	500	10	95	405
5	Kariyamma	300	10	57	243
6	Dyavamma	200	10	38	162
7.	Do	150	10	28 8	121 8
8	Gurusiddappa	350	10	62	288
9	Basappa	200	10	38	162
10	Guru Rao	555	10	55 8	499 8
11	Gurumaya char	500	10	130	370
12	Dânamma	300	10	-	300
13	Guddappa	50	-	50	-
		5955		1964	3991

No 454

Submitted to the Secretary to the Government, General & Rev Depts

30.6.03

Dist Jag Banks

Mysore Govt., Gen. & Rev. Secretariat

Branch

File No. (if any) and its date—

8(13

8214

Banks 6/95

D

No. R 454

R.F. 132-96

7 10/8/03

10

(13)

Office Draft.

Progs. of the Govt. of H. H. the Maharaja of Mysore;

Read:

Letter No 464 30.6.03 from the Inspector of Agricultural Banks submitting the report on enquiry conducted by Sri A. Ananda Rao, 1st Assistant Commissioner and Jamabandi Officer of the Agricultural Bank at Harapanahalli Bellary District.

Order: KC

Recorded with the following observations -

1. The banks should be directed to select office-bearers who can attend to bank business as often as necessity arises, from among members living close by

2. ~~The Dept. Officers concerned to see that the valuation by the Authorities are entered in the Common Register and the Register by referring to the enquiry Register in which Records be in file~~

Early steps should be taken to complete the proceedings regarding by entering therein the valuations made by the Taluk authorities

The General Assembly of the bank should be called upon to frame rules to guard against alienation, sale etc.

4 The Deputy Commissioner is requested to enforce payment of the overdue instalments within the time allowed by the inspecting officer

2 If the instalments due to Govt have not been paid, the Govt is requested to report further on the subject.

5. ~~The bank~~ should be directed ~~to apply~~ to the Registrar of Joint Stock Companies before ~~and get~~ a duplicate copy of the Articles of Association ~~for reference~~ in the bank office

should be obtained from the Registrar of Joint Stock Companies for reference at the bank.

6 Absolute Punctuality in repayment of loans due to the bank should be ~~asked to~~ enforced, ~~as provided by~~ in para 54 of the Articles of Association

7. Regarding non-convening of meetings at regular intervals, the attention of the bank should be drawn to para 9 of the Articles of Association.

8. The bank should arrange for efficient supervision of bad accounts

5 X The bank should be directed to ~~re-enter~~ Registers & accounts nos. IX to XXIII which are, I have not been kept. It should be maintained.

10. It is reported that the business methods are not understood by the Agent who also was with the inspecting officer and that the Agent pleaded ignorance of rules and regulation. The deputy Commissioner requested to point out to the bank that ignorance of rules cannot be accepted as a sufficient excuse and that if they are not capable of managing the affairs of the bank, they may ask for a condemn extra-ordinary meeting of the General Assembly to consider the voluntary winding up of the bank. The deputy Commissioner should, at an early date, report to Govt what course he would propose under the circumstances, after advising the bank.

6 The Pay bearers especially should be required to acquaint themselves with the rules & the main principles underlying the system & these must be explained to all concerned

Done

31/7/03 Secy